

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

0 Valuation of Security 0 Assumption of Executory Contract or Unexpired Lease 0 Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

In Re: Case No.: 17-25686  
Susan Jane Hendrix Judge: MBK

Debtor(s) 1st modified

**Chapter 13 Plan and Motions**

☐ Original ☒ Modified/Notice Required Date: 03/20/2019  
☐ Motions Included ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE

**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

**The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☒ DOES ☐ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: /s/WHO

Initial Debtor: /s/SJH

Initial Co-Debtor: \_\_\_\_\_

**Part 1: Payment and Length of Plan**

a. The debtor shall pay \$ 235.00 per month to the Chapter 13 Trustee, starting on April 1, 2019 for approximately 42 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: \_\_\_\_\_

☐ Refinance of real property:

Description:

Proposed date for completion: \_\_\_\_\_

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: \_\_\_\_\_

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection ☒ NONE

a. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_\_ (creditor).

b. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_\_ (creditor).

### Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 986.70
DOMESTIC SUPPORT OBLIGATION		

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:  
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

**Part 4: Secured Claims**

**a. Curing Default and Maintaining Payments on Principal Residence: ☒ NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

**b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

**c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE**

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

**d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments** ☐ **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES  
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid
Global Lending	2014 Kia Soul	\$16,179.00	\$7,000.00	0	\$7,000.00	4.5%	\$7,830.00

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender** ☐ **NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
Master Participation Trust	923 Center Street Little Egg Harbor NJ 08087	Unknown	to be surrendered in full satisfaction of debt/lien

**f. Secured Claims Unaffected by the Plan** ☒ **NONE**

The following secured claims are unaffected by the Plan:

**g. Secured Claims to be Paid in Full Through the Plan:** ☒ **NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan

**Part 5: Unsecured Claims** ☐ **NONE**

**a. Not separately classified** allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$ \_\_\_\_\_ to be distributed *pro rata*
- ☐ Not less than \_\_\_\_\_ percent
- ☒ *Pro Rata* distribution from any remaining funds

**b. Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid



**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured.** ☒ **NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.** ☐ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
Global Lending	2014 Kia Soul	\$16,179.00	\$7,000.00	\$7,000.00	Balance of lien and interest above 4.5% rate

**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- ☒ Upon confirmation  
☐ Upon discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.



**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Other Administrative Claims - William H. Oliver
- 3) Secured Claim
- 4) Priority Claims; 5) General unsecured claims

**d. Post-Petition Claims**

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification ☐ NONE**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 08/02/2018.

Explain below **why** the plan is being modified:  
Debtor is no longer living in apartment

Explain below **how** the plan is being modified:  
Part 6: reject Atlantic Heights Holding residential lease

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

**Part 10: Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

**Signatures**

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: 03/20/2019

/s/Susan Jane Hendrix  
Debtor

Date: \_\_\_\_\_

\_\_\_\_\_  
Joint Debtor

Date: 03/20/2019

/s/ William H. Oliver, Jr.  
Attorney for Debtor(s)

**Certificate of Notice Page 11 of 12**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Susan Jane Hendrix  
 Debtor

Case No. 17-25686-MBK  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: pdf901

Page 1 of 2  
 Total Noticed: 44

Date Rcvd: Mar 21, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 23, 2019.

db  
 516979828 +Susan Jane Hendrix, 130 Jericho Road, Tuckerton, NJ 08087-1411  
 516988771 +Atlantic Heights Holding, LLC, PO Box 580, Lakewood, NJ 08701-0580  
 516979832 +Charles D. Bauer, Esq., 489 Aurora Place, Brick, NJ 08723-5063  
 516979833 +Client Services, 3451 Harry S. Truman Blvd., Saint Charles, MO 63301-9816  
 516979840 +Commonwealth Financial Systems, 245 Main St, Dickson City, PA 18519-1641  
 516979834 +Debt Recovery Solution, Attention: Bankruptcy, 6800 Jericho Turnpike Ste 113e,  
 Syosset, NY 11791-4401  
 517190534 +FirstEnergy, 101 Crawford's Corner Rd., Bldg # 1., Ste 1-511, Holmdel, NJ 07733-1976  
 516979836 #+Global Lending Service, 5 Concourse Pkwy Ne Ste, Atlanta, GA 30328-7104  
 516979838 +IC Systems, Inc, 444 Highway 96 East, St Paul, MN 55127-2557  
 516979840 +Jersey Central Power & Light, PO Box 16001, Reading, PA 19612-6001  
 516979841 +LSF8 Master Participation Trust, c/o Fein, Such, Kahn & Shepard, P.C.,  
 7 Century Drive, Suite 201, Parsippany, NJ 07054-4609  
 516979842 +Medical Practice Mgmt Assoc., 1138 E. Chestnut Avenue, Suite 7C, Vineland, NJ 08360-5053  
 516979844 +Mpma Inc, 1138 E Chesnut Ave Ste 7, Vineland, NJ 08360-5053  
 516979848 +NWP Services Corp, PO Box 553178, Detroit, MI 48255-3178  
 517033651 +Navient Solutions, LLC. on behalf of, NUHEAA, PO BOX 548, Trenton, NJ 08625-0548  
 517033652 +Navient Solutions, LLC. on behalf of, United Student Aid Funds, Inc.,  
 Attn: Bankruptcy Litigation Unit E3149, PO Box 9430, Wilkes Barre, PA 18773-9430  
 516979846 +New Jersey Natural Gas, 633 Lake Avenue, Asbury Park, NJ 07712-7108  
 516979847 +Northland Group Inc., PO Box 390846, Minneapolis, MN 55439-0846  
 516979850 +Stafford Surgical Specialist, A/R Department, 201 West Passaic Street #201,  
 Rochelle Park, NJ 07662-3128  
 516979851 +State of New Jersey, Division of Taxation, PO Box 245, Trenton, NJ 08602-0245  
 517558765 +United Student Aid Funds, Inc. (USAF), PO Box 8961, Madison WI 53708-8961  
 516979853 +Wells Fargo Bank, N.A., PO Box 5058, Portland, OR 97208-5058  
 516979854 +Wells Fargo Home Mortgage, att Bankruptcy, 420 Montgomery Street,  
 San Francisco, CA 94104-1207  
 516979855 Xfinity/Comcast, 1701 John F. Kennedy Blvd., Philadelphia, PA 19103-2838

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg  
 E-mail/Text: usanj.njbankr@usdoj.gov Mar 21 2019 23:46:17 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg  
 +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Mar 21 2019 23:46:16 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 516979826 E-mail/Text: bkrpt@retrievalmasters.com Mar 21 2019 23:46:14 AMCA, PO Box 1235,  
 Elmsford, NY 10523-0935  
 516979827 +E-mail/Text: bnc-capio@quantum3group.com Mar 21 2019 23:46:13 AssetCare, LLC, PO Box 1127,  
 Sherman, TX 75091-1127  
 516979829 +E-mail/Text: bankruptcies@banfield.net Mar 21 2019 23:46:42 Banfield Pet Hospital,  
 18101 SE 6th Way, Vancouver, WA 98683-7509  
 516979830 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Mar 21 2019 23:49:14 Capital One,  
 Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253  
 516979831 +E-mail/Text: bankruptcy@certifiedcollection.com Mar 21 2019 23:46:08  
 Certified Credit & Collection Bureau, PO Box 336, Raritan, NJ 08869-0336  
 516979835 +E-mail/PDF: pa\_dc\_ed@navient.com Mar 21 2019 23:48:16 Dept Of Ed/Navient,  
 Attn: Claims Dept, P.O. Box 9635, Wilkes Barr, PA 18773-9635  
 516979837 E-mail/Text: bankruptcy@glslc.com Mar 21 2019 23:45:24 Global Lending Services,  
 PO Box 10437, Greenville, SC 29603  
 517142253 E-mail/Text: bankruptcy@glslc.com Mar 21 2019 23:45:24 Global Lending Services LLC,  
 1200 Brookfield Blvd Ste 300, Greenville, South Carolina 29603  
 517248691 +E-mail/Text: cio.bncmail@irs.gov Mar 21 2019 23:45:51 Internal Revenue Service,  
 PO Box 7346, Philadelphia, PA 19101-7346  
 516979843 E-mail/Text: Meridianbankruptcy@hackensackmeridian.org Mar 21 2019 23:46:48  
 Meridian Health Payment, PO Box 417140, Boston, MA 02241-7140  
 516979845 +E-mail/PDF: pa\_dc\_claims@navient.com Mar 21 2019 23:48:17 Navient, Attn: Bankruptcy,  
 Po Box 9500, Wilkes-Barr, PA 18773-9500  
 517136817 E-mail/PDF: pa\_dc\_claims@navient.com Mar 21 2019 23:49:16  
 Navient Solutions, LLC. on behalf of, Department of Education Loan Services, PO BOX 9635,  
 Wilkes-Barre, PA 18773-9635  
 516979849 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Mar 21 2019 23:48:44  
 Portfolio Recovery, Po Box 41067, Norfolk, VA 23541  
 517142644 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Mar 21 2019 23:48:43  
 Portfolio Recovery Associates, LLC, C/O Dell Financial Services, LLC, POB 41067,  
 Norfolk VA 23541  
 517109924 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Mar 21 2019 23:49:13  
 Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067,  
 Norfolk VA 23541  
 517145371 E-mail/Text: bnc-quantum@quantum3group.com Mar 21 2019 23:46:11  
 Quantum3 Group LLC as agent for, CP Medical LLC, PO Box 788, Kirkland, WA 98083-0788  
 516979852 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Mar 21 2019 23:45:22  
 Verizon, Verizon Wireless Bankruptcy Administrati, 500 Tecnolgy Dr Ste 500,  
 Weldon Springs, MO 63304-2225

District/off: 0312-3

User: admin  
Form ID: pdf901

Page 2 of 2  
Total Noticed: 44

Date Rcvd: Mar 21, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517095787 +E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Mar 21 2019 23:48:51 Verizon,  
by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
TOTAL: 20

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
516979839\* Internal Service Revenue, PO Box 7346, Philadelphia, PA 19101-7346

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 23, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 20, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Rebecca Ann Solarz on behalf of Creditor Global Lending Services LLC rsolarz@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov  
William H. Oliver, Jr. on behalf of Debtor Susan Jane Hendrix bkwoliver@aol.com,  
R59915@notify.bestcase.com

TOTAL: 4